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| 705/40 | 1773      |

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### Search History

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|  | <i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR</i>  |                            |   |
| <u>L10</u>                                   | 705/40   | 1773                       | <u>L10</u>                              |
| <u>L9</u>                                    | L8 and ("atm" or "automated teller machine")   | 12                         | <u>L9</u>                               |
| <u>L8</u>                                    | l1 and (debit near2 card or pre-paid near2 card) near2 (settlement or reconciliation or reconcile\$) | 49                         | <u>L8</u>                               |
| <u>L7</u>                                    | L6 and ("atm" or "automated teller machine")   | 12                         | <u>L7</u>                               |
| <u>L6</u>                                    | l1 and debit near2 card near2 (settlement or reconciliation or reconcile\$)                          | 48                         | <u>L6</u>                               |
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File: USPT

Jan 24, 2006

US-PAT-NO: 6990466

DOCUMENT-IDENTIFIER: US 6990466 B1

TITLE: Method and system for integrating core banking business processes

DATE-ISSUED: January 24, 2006

## INVENTOR-INFORMATION:

| NAME            | CITY   | STATE | ZIP CODE | COUNTRY |
|-----------------|--------|-------|----------|---------|
| Hu; Shiann-Jong | Taipei |       |          | TW      |

## ASSIGNEE-INFORMATION:

| NAME  | CITY   | STATE | ZIP CODE | COUNTRY | TYPE | CODE |
|---|--------|-------|----------|---------|------|------|
| International Business Machines Corporation | Armonk | NY    |          | US      |      | 02   |

APPL-NO: 09/634435 [\[PALM\]](#)

DATE FILED: August 8, 2000

## FOREIGN-APPL-PRIORITY-DATA:

| COUNTRY | APPL-NO   | APPL-DATE       |
|---------|-----------|-----------------|
| JP      | 11-111784 | August 11, 1999 |

## INT-CL-ISSUED:

| TYPE | IPC       | DATE     | IPC-OLD    |
|------|-----------|----------|------------|
| IPCP | G06F17/60 | 20060101 | G06F017/60 |

## INT-CL-CURRENT:

| TYPE | IPC         | DATE     |
|------|-------------|----------|
| CIPP | G06 Q 40/00 | 20060101 |

US-CL-ISSUED: 705/35; 705/40, 705/42, 707/10, 709/201, 719/313

US-CL-CURRENT: [705/35](#); [705/40](#), [705/42](#), [707/10](#), [709/201](#), [719/313](#)

FIELD-OF-CLASSIFICATION-SEARCH: 705/35, 705/30, 705/42, 705/40, 705/65, 705/17, 707/202, 707/103R, 707/102, 709/217, 709/101, 709/201, 709/203, 717/103, 717/130, 717/102, 379/93.17, 235/379, 345/789, 714/6, 714/37, 714/20, 711/173, 719/313  
See application file for complete search history.

## PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected

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| PAT-NO                                       | ISSUE-DATE     | PATENTEE-NAME      | US-CL     |
|--|----------------|--------------------|-----------|
| <input type="checkbox"/> <u>4727243</u>      | February 1988  | Savar              | 705/17    |
| <input type="checkbox"/> <u>5095421</u>      | March 1992     | Freund             | 709/101   |
| <input type="checkbox"/> <u>5287501</u>      | February 1994  | Lomet              | 707/202   |
| <input type="checkbox"/> <u>5412801</u>      | May 1995       | de Remer et al.    | 714/20    |
| <input type="checkbox"/> <u>5437026</u>      | July 1995      | Borman et al.      | 707/202   |
| <input type="checkbox"/> <u>5452430</u>      | September 1995 | Dievendorff et al. | 714/37    |
| <input type="checkbox"/> <u>5485370</u>      | January 1996   | Moss et al.        | 379/93.17 |
| <input type="checkbox"/> <u>5684988</u>      | November 1997  | Pitchaikani et al. |           |
| <input type="checkbox"/> <u>5734823</u>      | March 1998     | Saigh et al.       | 709/217   |
| <input type="checkbox"/> <u>5890140</u>      | March 1999     | Clark et al.       | 705/35    |
| <input type="checkbox"/> <u>5920848</u>      | July 1999      | Schutzer et al.    | 705/42    |
| <input type="checkbox"/> <u>5930512</u>      | July 1999      | Boden et al.       | 717/102   |
| <input type="checkbox"/> <u>5930831</u>      | July 1999      | Marsh et al.       | 711/173   |
| <input type="checkbox"/> <u>5933593</u>      | August 1999    | Arun et al.        | 714/6     |
| <input type="checkbox"/> <u>5933816</u>      | August 1999    | Zeanah et al.      | 705/35    |
| <input type="checkbox"/> <u>6006229</u>      | December 1999  | Schmidt et al.     | 707/10    |
| <input type="checkbox"/> <u>6006277</u>      | December 1999  | Talati et al.      | 719/313   |
| <input type="checkbox"/> <u>6018627</u>      | January 2000   | Iyengar et al.     | 717/103   |
| <input type="checkbox"/> <u>6041312</u>      | March 2000     | Bickerton et al.   | 705/30    |
| <input type="checkbox"/> <u>6070152</u>      | May 2000       | Carey et al.       | 705/35    |
| <input type="checkbox"/> <u>6076092</u>      | June 2000      | Goldberg et al.    | 707/103R  |
| <input type="checkbox"/> <u>6119104</u>      | September 2000 | Brumbelow et al.   | 186/37    |
| <input type="checkbox"/> <u>6122625</u>      | September 2000 | Rosen              | 235/379   |
| <input type="checkbox"/> <u>6185545</u>      | February 2001  | Resnick et al.     | 705/40    |
| <input type="checkbox"/> <u>6189785</u>      | February 2001  | Lowery             | 235/379   |
| <input type="checkbox"/> <u>6289320</u>      | September 2001 | Drummond et al.    | 705/35    |
| <input type="checkbox"/> <u>6360249</u>      | March 2002     | Courts et al.      | 345/789   |
| <input type="checkbox"/> <u>6519766</u>      | February 2003  | Barritz et al.     | 717/130   |
| <input type="checkbox"/> <u>6625610</u>      | September 2003 | Siegel et al.      | 707/102   |
| <input type="checkbox"/> <u>2002/0038289</u> | March 2002     | Lawlor et al.      | 705/42    |

## FOREIGN PATENT DOCUMENTS

| FOREIGN-PAT-NO | PUBN-DATE   | COUNTRY | CLASS |
|----------------|-------------|---------|-------|
| 06-225111      | August 1994 | JP      |       |

|             |                |    |
|-------------|----------------|----|
| 08235239    | September 1996 | JP |
| WO 94/18620 | August 1994    | WO |
| WO 00/10294 | February 2000  | WO |

## OTHER PUBLICATIONS

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Printed pamphlet for CICS OS/2 Developer kit CD-ROM, 1.sup.st Edition (May 1994, a total of 4 pages. cited by examiner

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Messages and Codes, IBM Publication No. SC33-1426-00, Nov. 30, 1994, 718 pgs. cited by other

ART-UNIT: 3625

PRIMARY-EXAMINER: Garg; Yogesh C.

ATTY-AGENT-FIRM: Lashmit; Douglas A. Hoffman, Warnick &amp; D'Alessandro LLC

## ABSTRACT:

A system and method are provided for integrating core banking business processes which includes a business platform in which two or more selected banking processes common to the core banking business are integrated. The business platform includes at least one database for sharing data between the core banking business processes and to provide the system with customer and business information. The business platform invokes a basic business rule library formed of two or more basic business operations to be implemented and a common function library which includes at least one common function program which is called by the basic business operations. One or more application business subsystems each formed of a combination of the basic business operations are called by the business platform to perform selected operations as required by a particular banking transaction.

20 Claims, 23 Drawing figures

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File: USPT

Jan 24, 2006

DOCUMENT-IDENTIFIER: US 6990466 B1

TITLE: Method and system for integrating core banking business processes

Brief Summary Text (5):

The present invention addresses the foregoing problems by providing an integrated core banking system and method which includes major core banking products and services, such as saving, time deposit, loan, agency, settlement, credit card/debit card, accounting, electronic remittance, clearance, memo book, customer information, and the like. A payment system, foreign exchange system and investment system may also be included. The modules provided by the system and method of the present invention, which are independent of specific business products or services, also provide a flexible and powerful platform for developing new application systems to support next generation banking products and services.

Description Paragraph (22):

FIG. 20 is a diagram illustrating an ATM checking the accounts;

Description Paragraph (23):

FIG. 21 is a diagram of the ATM processing mode and time slot;

Description Paragraph (44):

Referring now to FIG. 13, there is shown the interconnection of system 10 to external functions and systems/servers by means of an external interface module 82 connected to CCBMain 36. External interface module 82 is configured to control the interface of 1/LINK, CAST, SPOT, OTHER subsystems. In operation, an application transaction program 26 requests an external application server, for example ATM 84, through CCBMain 36 to drive external interface module 82. In the other direction, module 82 initiates a CCBMain 36 operation via a CICS link. The format of the input/output parameters follow the standard input/output parameters for the online transaction.

Description Paragraph (64):

For the convenience of its customers, many banks must provide certain of its functions on a twenty-four hour basis, for example, automated teller machines (ATMs), point of sale terminals (POS), phone banking, enterprise banking, home banking and the like. This may be accomplished in the system of the present invention by "time slotting" or having similar batch processing executed in the same time period, which simplifies batch processing design and operation. In this manner, ATMs and other functions may still run while batch processing takes place. The following table illustrates an example of the operating sequence.

Description Paragraph (67):

Referring to FIG. 19, the business date cutoff for twenty-four hour transactions takes place before the first branch closing. A transaction occurring after the cutoff TN is treated as occurring on the next business day. A branch cannot close an account before the business date cutoff. Referring to FIGS. 20 and 21, there is shown the situation of an ATM checking the accounts, and the ATM job mode and time slot.

Current US Class (1):

705

CLAIMS:

13. The system of claim 1, wherein each business transaction is selected from a group consisting of: a current deposit, a fixed deposit, a withdrawal, a loan, a settlement, a credit card transaction, a debit card transaction, an accounting, an electronic remittance, an inquiry, and a clearance.

19. The system of claim 14, wherein each business transaction is selected from a group consisting of: a current deposit, a fixed deposit, a withdrawal, a loan, a settlement, a credit card transaction, a debit card transaction, an accounting, an electronic remittance, an inquiry, and a clearance.

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